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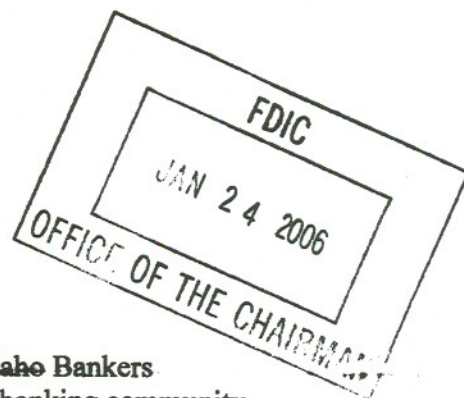
Lynn Schodde

*Director of Regional Credit  
Zions Bank*

Dawn Justice  
President & CEO

January 11, 2006

The Honorable Martin J. Gruenberg  
Acting Chairman  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> St. NW  
Washington D.C. 20429



Dear Chairman Gruenberg:

I am writing on behalf of the members of the Idaho Bankers Association on an issue of great concern to our banking community. We realize that you have already heard from many of our counter-parts from around the country. And, that the national banking associations and several members of Congress have also contacted you with concerns about the Wal-Mart charter currently under consideration in Utah.

We wish to add our name to the list of those that have serious reservations about where the Wal-Mart Charter may lead. The financial services industry continues to change. It is therefore important, in our view, that proper and reasoned consideration be granted to new variations and potential emerging trends in banking – in advance of them taking hold in the industry.

Further, we believe it is essential to look beyond the immediate question of granting a particular charter and FDIC coverage. Consideration of the potential future implications of decisions made today should also be studied and discussed in an open forum.

With all due respect, we would encourage the FDIC to use their prerogative to hold public hearings on the Wal-mart Charter issue.

We greatly appreciate your time and consideration of our views, and wish you the very best for the New Year.

Sincerely,

*Dawn Justice*

Dawn Justice  
President and CEO  
Idaho Bankers Association

*Idaho Bankers Association*

P.O. Box 638 ♦ 512 W. Bannock, Suite B ♦ Boise, Idaho 83701  
Phone: (208) 342-8282 ♦ Fax: (208) 342-8044